

Loan Amount: ₹
 Name of the borrower: W/O: D/o
 Mob No.:
 Group Name/No.:
 Centre No.:
 Insurance Covered For:
 Accidental Insurance Applicant Name:

42000
 KATAI BAGDI
 MENA BAGDI
 xxxxxxxx7723
 965972
 222222
 KAJAL BAGDI & DUKHIRAM
 DUKHIRAM BAGDI

Loan Repayment Schedule
 Branch Name: Bishnuour

Application ID:
 Date of disbursement:
 Int. rate:
 Loan Processing fee Rs:
 Insurance premium:
 Loan repayment frequency:

354116756
 14 Dec 2023
 25
 496.00
 1260.00
 Monthly

Accidental Insurance Premium:

200

Inst.No	Date	Signature	BM/Others	Prin.Paid	Prin.Balance	Int.Paid	Int.Balance	TotalPaid	Attendance
1	09-09-2025	CA							
2	01-02-2024			1635.89	40364.11	604.11			
3	07-03-2024			1465.89	38898.22	774.11	10775.89	2240	2240
4	10-04-2024			1307.51	37590.71	932.49	10001.78	2240	2240
5	10-05-2024			1519.08	36071.63	720.92	9069.29	2240	2240
6	14-06-2024	For Samir Samir		1518.22	34553.41	827.62	8348.37	2240	2240
7	12-07-2024	Samir Samir 11/03/26		1412.38	33111.03	635.01	6828.97	2240	2240
8	08-08-2024	Samir Samir 10/04/26		1604.99	31506.04	604.23	6193.96	2240	2240
9	13-09-2024	Samir Samir 10/04/26		1635.77	29870.27	716.07	5589.73	2240	2240
10	10-10-2024	Samir Samir 10/04/26		1523.93	28346.34	543.63	4873.66	2240	2240
11	08-11-2024	ADKE Ravi 13/06/26		1696.37	26649.97	638.87	4330.03	2240	2240
12	13-12-2024			1601.13	25048.84	480.39	3691.16	2240	2240
13	10-01-2025			1759.61	23289.23	446.64	3210.77	2240	2240
14	14-02-2025			1793.36	21495.87	515.31	2764.13	2240	2240
15	14-03-2025			1724.69	19771.18	379.17	2248.82	2240	2240
16	11-04-2025			1860.83	17910.35	343.49	1869.65	2240	2240
17	09-05-2025			1896.51	16013.84	307.11	1526.16	2240	2240
18	13-06-2025			1932.89	14080.95	233.56	1219.05	2240	2240
19	11-07-2025			1902.44	12178.51	243.85	881.49	2240	2240
20	08-08-2025			2006.44	10172.07	156.8	647.93	2240	2240
21	12-09-2025			1996.15	8175.92	116.85	404.08	2240	2240
22	10-10-2025			2083.2	6092.72	95.16	247.28	2240	2240
23	14-11-2025			2123.15	3969.57	35.27	130.43	2240	2240
24	04-12-2025			2144.84	1824.73	0	35.27	2240	2240
				1824.73	0	35.27	0	1860	

Customer Support Service (CSS): 18001205519 | Timing: 09:30 am to 06:30 pm | Email: css@spandanasploorty.com

Terms & Conditions:

- The loan is required for the purpose mentioned in the Loan Application Form. The borrower will utilize the loan for this purpose only.
- The financial transactions will be undertaken mainly in the center meeting at a central designated place. The disbursement of loan shall be made to the borrower Bank Account as mentioned in the Loan Application Form.
- The borrower's information will be kept confidential and the same will not be shared with anybody except agencies approved by regulator/Government Authorities.
- Borrower has an option to repay the loan in weekly/ fortnightly/ monthly mode as chosen in the Loan Application Form with an effective interest rate on diminishing balance as mentioned in Loan Application Form and Annual Percentage Rate as mentioned in Sanction Letter.
- The Loan Application Form/Sanction Letter discloses the rate of interest, Loan Processing Fee, Credit Insurance Premium and all other terms and conditions in clear and transparent manner.
- The Company provides every borrower, an acknowledgement for receipt of all Loan Application Forms, a copy of Sanction Letter and a Loan Card containing repayment schedule and terms and conditions for the loans disbursed.
- This loan card represents the acceptance of loan disbursed to the borrower including the terms and conditions as printed on the loan card, disclosure of charges and the terms mentioned in the Loan Agreement and DPN signed along with this card.
- This Loan Card is the repayment schedule for the loan being disbursed to the above mentioned borrower. It also serves as a receipt for all the money collected from the borrower on countersign by the Spandana Staff.
- The borrowers are advised strictly not to pay any amounts more than the amounts mentioned in the loan card to the Spandana staff. In case any additional demands are made by the staff, the same should be confirmed with the Branch Manager.
- The amounts mentioned herein are towards the Loan Installment (including the principal and interest thereon), the processing fee (including the GST thereon) and the optional insurance premium if, the borrower subscribes to the insurance cover. Insurance cover is optional and is provided directly by the Insurance Company; Spandana as Master Policy Holder only facilitates this process.
- This is a loan repayable as per the above schedule. The borrower is expected to sign a Demand Promissory Note (DPN) for this liability. In case the demand is being made differently from this schedule, a written intimation, with reasonable time notice will be served to the borrower.
- For the clients opting for insurance coverage, the insurance premium collected is passed on to the Insurance Company at actual as per IRDA guidelines.
- The grant of loan is not linked to any other product/services offered by the MFI.
- No Margin money or any other deposit is being collected on this loan. Borrower is free to make pre-payments or foreclosure of the loan at any time. No pre-payment penalty is charged on this loan. In case of foreclosure, the borrowers are advised to make the payment and other acknowledgment on this loan card from the Branch.

Mob-7602196767